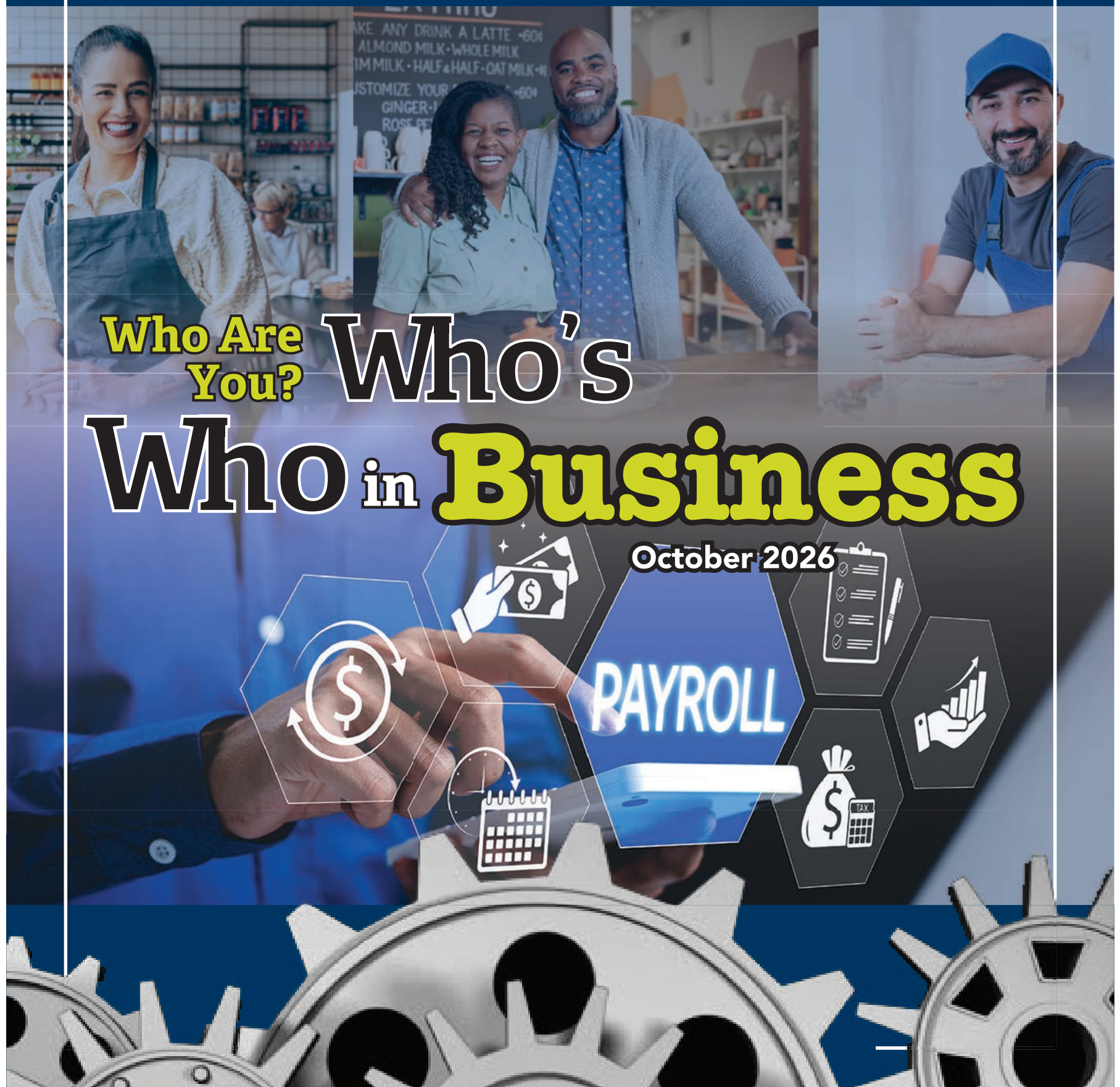


A special supplement to The Malone Telegram

Who Are You? Who's Who in Business

October 2026

PAYROLL



Exciting times ahead for Malone Chamber

The Chamber looks forward to 2027 with lots of plans and energy to work for the Malone community. With a full Board and lots of ideas, the Chamber constantly updates its events. 2026 officers of the Chamber are: President: Barry Armstrong; Vice-President: Amanda Day; Secretary: Kathy Almond; and Treasurer: Stacey Brunell. Board members are: Lynn Hosler, Kim Duffey, Jo Huffhines, Hannah Fisher, Richard Gum, and Gary Brown. The Chamber's Executive Director is Mary Scharf and the Executive Assistant is Laura Armstrong. Many hours of voluntary service are given by these super members and additional volunteers are welcome. The business membership is over 200 and the Chamber appreciates all the support its membership gives.

Chamber activities encourage networking among the business community. Business After Hours takes place upon request to recognize member businesses and to showcase local venues. It provides a sponsor business an opportunity to talk about what their services are and to network with perspective customers. It gives a chance to hear what the Chamber projects are and to offer help and suggestions.

The Chamber holds Trivia Nights when requested, changing locations each time between our restaurant members. This is a fun evening for groups of friends. It brings many folks out to enjoy friendly competition while testing academic and common-sense skills.

The Chamber sponsors two festivals in Malone that include live music, food, vendors, kid activities and fun. Summer Fest is held in June at Arsenal Green and the Malone Fly-In at the Town of Malone Dufort Airport in August. Festivals offer the opportunity to introduce your business or show

your wares in a carnival like atmosphere. The Malone Fly-In attracts over 2000 and features music, food, vendors airport tours, and plane and helicopter rides, weather permitting. Events are free to the public although there is a nominal charge for adults at the Fly-In.

On Friday evenings in July band concerts are featured on the Malone Lion's Club Memorial Bandstand, known as the Gazebo. Bring your chair, a picnic supper and enjoy the concerts. Vendors are encouraged to come at no charge. Local businesses provide the funds for these concerts and the Chamber encourages residents to "shop local" in appreciation of our business community's support.

The Chamber advertises local town-wide garage sales to show support for local businesses and homeowners. In November, the Chamber promotes Small Business Saturday that highlights Malone's mom-and-pop stores. Shopping small encourages people to shop at the many small businesses in Malone and area that are the foundation of our community.

The Chamber is the Information Center for the community. Brochures, maps, contact information are available on the porch 24 / 7. The Chamber displays all kinds of information and help. It provides referrals to our member businesses. Weekly e-blasts that contain event updates and educational opportunities are sent to members. In conjunction with the North Country Chamber of Commerce, low-cost insurance policies are available for both individuals and businesses.

Another exciting fall event is the Annual Dinner and Awards Ceremony, this year on October 30. The unique dinner is open to the public and is followed by the Annual Meeting. Malone awards of the year are announced,

and it is exciting for the businesses and organizations that win. Maybe this year it could be you? This year's theme is Victorian Malone and since it is held on October 30th, we encourage you to dress up in Victorian costumes. Reservations are a must at malonechamber@gmail.com or call 518 483-3760.

Throughout the year contests are held for business and homeowners to beautify our historic village. Thanks to the efforts of the Malone Revitalization Foundation,

Malone has over 400 buildings listed in the National Register of Historic Places. MRF has recently created a walking tour app so that visitors can enjoy a relaxing and interesting walk.

Still to come this year is Santa in the Park. Hundreds of children come to enjoy the important talk with Santa. Santa arrives in style with the help of the Malone Call Firemen and the Village of Malone Police. Elfie also visits the local businesses and those that find him first each day receive a prize from that

business.

There is a lot to do in Malone so fill your calendars with these events. Check the Malone Calendar on the Chamber website, www.malonechamberofcommerce.com, or the Chamber's Facebook page, to stay informed about community events. To add your events to the calendar, email: malonechamber@gmail.com or call: 518 483-3760. Individuals are also welcome to join the Chamber and receive its benefits.

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Call: 518-483-3760

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Arnold Lumber & Concrete recognized by village

By Alexander Violo

aviolo@mtelegram.com

MALONE — Trustees voted on a resolution to recognize a local business for decades of work in the village and surrounding communities, last week.

At an Oct. 12 meeting, Tom and Luke Arnold were recognized by trustees for 75 years of business in the village of Malone.

"We just wanted to congratulate them on their years of service in our community, all the hard work that they put forward and everything

they do behind the scenes that people do not know about, there's so much," Mayor Andrea M. Dumas said, "Seventy-five years of the Arnold family owning Malone Lumber and Ready-Mix, Arnold Lumber and Oil, concrete, everything you have done over the years is extremely impressive. We wanted you to come here because we want you to know how much we appreciate our small businesses and what you give back to our community. It's much more than what a piece of paper can

show."

Village Clerk Rebahka

See ARNOLD T4

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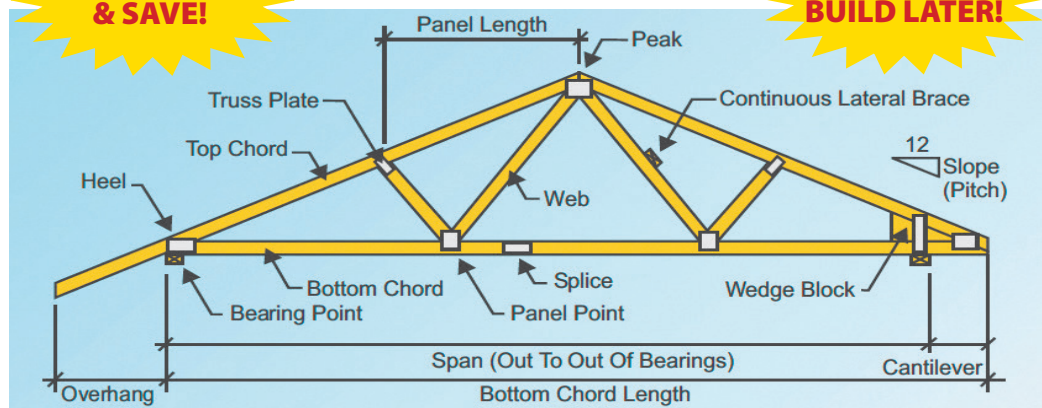
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Arnold

From T3

Scaccia read the resolution at the meeting, which states the roots of Arnold Lumber & Concrete date back to 1918 when George A. Thomas purchased a farm implement business in the village of Malone.

"In May 1951, Robert L. Arnold, a newly graduated mechanical engineer from Clarkson, and his family, purchased the farm machinery, feed and supply business of George A. Thomas at 259 Elm St., operating it as Malone Feed and Farm Supply Inc., with Robert L. Arnold as president and Thomas H. Arnold as vice president, and Mrs. Isabel Arnold as secretary and treasurer beginning 75 years of Arnold family ownership," Scaccia said.

The business expanded into lumber, building materials, and Redi-Mix concrete, according to the resolution.

"Tom Arnold together with his brother Dan guided the company through decades of growth and change renaming it Malone Lumber and Ready-Mix Inc., in July 1990, acquiring Connors Oil in March 1998, to form Arnold Oil Inc., completing a full remodel of the retail store in 2000, acquiring Upstate Memorials in July 2001 to found Arnold Monuments Inc., and establishing Arnold Pre-Cast Inc. in June 2009," Scaccia said.

Tom Arnold purchased his brother's share of the business when Dan retired in 2017, according to the resolution.

"He has continued to lead it with the same commitment to customers, employees and community that has long defined the Arnold name, joined in the business by his son Luke," Scaccia said, "Under Tom Arnold's leadership, Arnold Lumber & Concrete has provided the materials, fuel and exper-



From left, Trustee Troy King, Luke Arnold, Tom Arnold, Mayor Andrea M. Dumas, Trustee C. Archie McKee and Trustee Lee Rivers at a village meeting, Monday, Oct. 12. Alexander Violo/Malone Telegram

tise that have helped build and sustain homes, farms, businesses and public projects throughout Malone and Franklin County while providing steady local employment for generations of North Country families."

In 2026, Arnold Lumber & Concrete celebrates 75 years in the Arnold family and more than 108 years in business, a milestone that reflects not only enduring entrepreneurship but a deep and lasting investment in the people of this community, according to the resolution, which states trustees express their sincere gratitude for the Arnold family's commitment to keeping a locally owned family business strong in Malone, and extends its best wishes for many more years of success.

The motion to pass the resolution honoring the Arnold family was made by Trustee Norman J. Bonner III and seconded by Trustee Lee Rivers.

Reached for comment af-

ter the meeting Dumas said she thinks it's important for the village to recognize both longtime and new businesses in the community.

"I think it's really important that the village recognizes some of these older businesses that have been in business for 75-plus years," she told the Telegram, "They are one of our longest standing businesses, there's been a couple others since I've been mayor. I've known Arnold for many, many years and I was invited to their anniversary party a couple of weeks ago and thought we need to continue to recognize them. Anybody who makes it through 75 years should be recognized, that's 75 year of employing people, 75 years of paying taxes, 75 years of keeping their doors open when it was extremely hard to do so."

According to Dumas, Arnold Lumber was inducted into the state's Historic Business Preservation Registry in December 2024.

"We need to do more appreciation for these old time businesses and the new young businesses coming in too," she said.

Lawn and leaf clean-up

Fall clean-up dates in the village will run from Monday, Oct. 26 to Sunday, Nov. 15.

Yard debris and brush must be less than four inches in diameter and no longer than four feet in length in each pile.

Leaves should be bagged in biodegradable paper lawn bags and plastic garbage bags will not be picked up, according to Dumas, who said the village's code states that all brush, leaves, and debris being picked up must be placed on the curb and not in village streets.

"We are really going to have to work on a new process it's right in the street," Dumas said.

Railroad Street

On Sunday, Oct. 18, the village's Department of Public Works responded to a water

issue on Railroad Street.

"We thought it was a main line that broke, it wasn't, it was a valve to an abandoned old building," Dumas said, "Somebody saw water, any time you see standing water and it hasn't rained in a couple of days you go check it out. We saw a little bit of a heave in the road so the guys knew it was a water leak, got it under control last night and back working."

Dumas said the leak was reported around 11:30 a.m., Sunday, and DPW crews finished on scene around 7 p.m., Sunday evening, adding there was no boil water order issued.

"No houses were impacted with loss of water, we did have some low pressure at a couple houses when they opened the fire hydrant to make sure everything was running correctly, they just opened those up to release pressure, a couple houses reported low pressure but it was fixed when the hydrants were shut off," she said.

IDA passes authorizing resolution for wind project

By Alexander Violo

aviolo@mtelegram.com

CHATEAUGAY — Franklin County's Industrial Development Agency approved a project authorizing resolution Wednesday for a \$352.2 million overhaul of a wind farm in the town of Chateaugay.

Valcour Chateaugay NewCo LLC, a subsidiary of AES, plans to replace 71 existing wind turbines with up to 27 taller, more efficient turbines. The project would increase generating capacity from 106.5 megawatts to as much as 116.5 megawatts, according to the IDA's website.

At the Oct. 14 meeting in Malone, IDA CEO Jeremy Evans said the proposed terms include a 20-year payment-in-lieu-of-taxes agreement, with payments beginning in 2029.

The first annual payment would be \$466,000, divided among Franklin County, the Chateaugay Central School District and the town of Chateaugay. Payments would increase 2% annually, with each jurisdiction's share based on its proportion of the combined tax rate.

"The generating capacity doesn't change much, there are fewer towers but they are taller and the turbines generate more electricity," Evans said.

The project also seeks an es-



Wind turbines near a corn field in Chateaugay earlier this year. Richard Rosentreter/Malone Telegram

timated \$12.6 million sales tax exemption for construction and a mortgage tax exemption of about \$1.2 million. Total estimated assistance outlined in the resolution is \$52.6 million, Evans said.

Board member Nate Montette asked what makes the project eligible for a sales tax exemption.

"Any project that qualifies

for benefits for us can get a sales tax exemption, nothing is special about this project," Evans said.

Board Chair Melissa Mills asked how many turbines would be removed. Evans said the project would reduce the total from 71 to no more than 27.

"It's kind of nice that there's

fewer of them," Mills said.

At a September public hearing in Chateaugay, Evans said the project is expected to create 288 temporary direct construction jobs and support another 109 jobs during construction. No new direct permanent jobs are proposed because the project would replace an existing facility.

Evans said the next step is to

finalize the payment-in-lieu-of-taxes agreement with the company and attorneys.

The IDA negotiates the payments and terms with the company, collects the annual payments and distributes them to the taxing jurisdictions.

"In a way that tries to balance the needs of the company and the best interests of the community," Evans said.

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Old post office reopens as Crossroads Outpost

By **ALEXANDER VIOLO**

aviolo@mtelegram.com

WHIPPLEVILLE — An old post office south of Malone has a new lease on life as a general store, opening its doors to the community last month.

Located at the intersection where County Route 25 meets Low and River roads, in Whippleville, Crossroads Outpost offers snacks, refreshments, and outdoor essentials.

According to Brooke Dubuque, owner of Crossroads Outpost, the building was a post office until around 2020, and she and her fiancé, Austin Tallman, closed on the property in December 2025, moved into the house in February, and opened up the store in September.

"I wanted to be open for Labor Day weekend," Dubuque said, describing the location

as a small general store with household goods, candy, and some items for skiers and those outdoors during the fall and winter months including lip balm and hand warmers, "I've got old fashioned glass-bottled soda, I was trying to go for nostalgic candy, people can fill up little candy bags."

Dubuque said tax records on the building go back to the early 1900s but she said it could be older than that, adding before the location became a post office it was a store decades ago.

"People told me there used to be gas pumps right out front. I wanted to turn this into something and I had yard sales here all summer that did really well," Dubuque said, "It's been really fun, I've been meeting a lot of people."

See **OUTPOST T7**

WALK HISTORIC MALONE

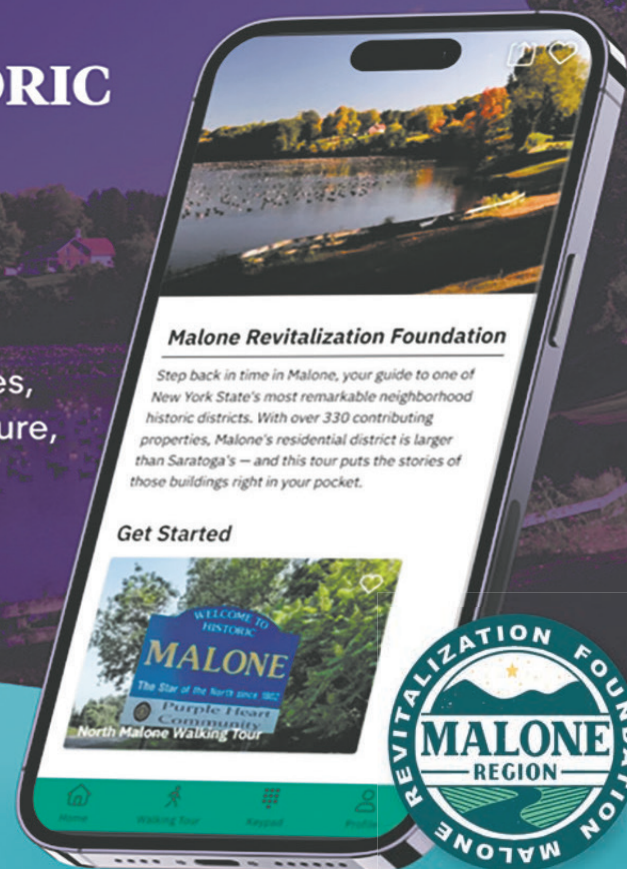
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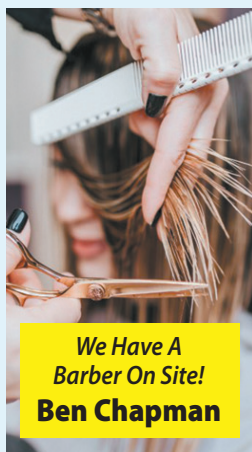
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Outpost

From T6

The first weekend I was open there were three sets of neighbors in here, kind of bringing the community back."

Dubuque said she is from Plattsburgh and her fiancé is from Owls Head.

"We had a camp in Owls Head for about five years and to get there we had to drive by this place," Dubuque said, "I just wanted to see what was in here, it was a post office I bet it's so cool, I grew up in an old farmhouse from the 1800s, I'm used to not having enough outlets where you want them. It really was this house being so unique, so cool. I always wanted to own an older home, always wanted to own my own business, and to get both of those in one is great."

Dubuque said she bought some old shelves off of Facebook marketplace and has been able to use them around the store, adding her fiancé is a carpenter who helped out a lot as they got ready to open the store.

"All these shelves are from a library in Plattsburgh, they are nice wooden shelves from

the old library," Dubuque said, "I hand paint all of my signage out of these shelves, we put in cabinets with them, sealed a space above the fridge with one. I'm trying to keep it really authentic."

According to Dubuque, Crossroads Outpost is closed on Tuesdays and Wednesdays and is open the rest of week from 7:30 a.m. to 7:30 p.m.

"Those are the hours for now, until we figure it out, if no one's going to be here on a Monday morning we may adjust it," Dubuque said, "The hope is to eventually expand into the other side of this original storefront. We want to expand in the future, this is where we are at right now, I'm always getting new stuff."

Dubuque said the store was very busy during the first weekend of the month with a lot of traffic passing through Whippleville en route to Titus Mountain for their annual Oktoberfest.

"We had our biggest day that Saturday," Dubuque said, adding on Saturdays her mother makes fresh sourdough from her bakery, John, Dough & Me, that is sold at the store, "We've sold out of that every single weekend."



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More than \$17K raised for Alice Hyde Reddy Cancer Treatment Center

Telegram staff report

MALONE - The Reddy Cancer Crusaders, a community volunteer group that raises funds, awareness, and hope for the Alice Hyde Reddy Cancer Treatment Center, raised \$17,500 during a recent fundraiser in support of patients at the facility.

Officials at the center praised strong community support and growing awareness of their mission, and funds raised help provide comfort bags for patients undergoing treatment, offering comfort and assistance during a challenging time.

Alice Hyde Director of Philanthropy Chantelle Marshall and Aimee Leroy, RN, Alice Hyde Reddy Cancer Treatment Center, in a statement, thanked the group for its continued support adding that the donations make a difference in the lives of those receiving care at the Reddy Cancer Center.



Pictured front row, from left, are Alice Hyde Director of Philanthropy Chantelle Marshall, Aimee Leroy, RN, Alice Hyde Reddy Cancer Treatment Center and Crusaders Carrie Pickering and Judy Queor of Malone; second row, from left, are Crusaders Mary Lemke and Richard Lemke, Chateaugay, Debra Reome and Melissa Richardson, Malone, Stacie Jock, Burke, Bradean Fish and Nicole Fish, Malone and Sue Leahy, Constable. Provided photo

MRF approved for Residential Historic District

The Malone Revitalization Foundation's years of work to achieve a Malone Residential Historic District have been rewarded. Malone now has over 400 historic buildings listed in the National Register of Historic Places and with that comes many benefits to owners who wish to maintain the historical architecture of their properties.

MRF has now created a walking tour app that will lead you through this amazing village.

Currently MRF wishes to invite building owners to place a plaque on their homes or businesses that are in the districts. You may purchase and reserve them from Malone Revitaliza-

tion. You can fill out the form which has been sent to contributing property owners.

If you didn't receive one, you may find the information online at: www.malonerevitalization.com Simply provide the historical name (the first owner listed on your deed), and the year it was built. The cost is \$40.00.

If you have questions, you may call Mary at: 518 521-3226 (landline, no texts).

Placing a plaque does not interfere with your privacy. No one has access to your home unless you ask them in.

What it does do is recognize that your beautiful property is important and valuable. It is well known that it increases

the value of your property but does not increase your taxes.

Remember, there are NO RESTRICTIONS on owners of registered properties unless they are using grant monies or have buildings that require state or federal permits.

You can sell, alter or dispose of your property as you wish.

Listing on the registers does not interfere with a property owner's right to remodel, alter, paint, manage, sell or even demolish a historic property.

Historic status is only a benefit if you wish to use it and receive 20% tax credits from NYS and 20% federal tax credits.

Advantages to the property owners include:

1. Owners of certified histor-

ic properties may take a 20% federal income tax credit plus a 20% state tax credit for the costs of substantial rehabilitation under the Tax Reform Act of 1986. Recently a benefit was added for residents who earn less than \$60,000 per year. They are eligible to receive 20% of rehabilitation cost as a refund, rather than a tax credit. In other words, you receive a check.

2. Registered properties receive priority consideration from federal and state agencies in space rental or leasing. This is important for Main St.

3. Owners may place a historic plaque on their building at their expense.

4. Owners do not have to

open their building to the public.

5. It will not affect local property taxes or zoning.

Advantages to the Village and Town of Malone:

1. Office space in registered buildings is granted priority for state and federal leasing. Most Main Street business buildings qualify.

2. Attracts tourism which benefits the local economy.

Nationally, an estimated 25% of U.S. tourism is to historic destinations.

For more information email: revitalizemalone@gmail.com Facebook: Malone Revitalization Foundation Inc. Website: www.malonerevitalization.com

Governor Hochul signs EMS tax credit bill

By **LUCA GROSS**

Press-Republican

PLATTSBURGH — New York state first responders will receive increased tax credits starting 2027.

The bill, unanimously passed by the senate and state assembly earlier this year, increases the annual personal income tax credit from \$200 to \$800 for eligible volunteer firefighters and ambulance workers and from \$400 to

\$1,600 for married couples.

The signing comes after fire departments across the state called for increased incentives to promote recruitment and retention. Fire officials say the number of members in the force was approximately 120,000 in the early 2000s, now that number is between 75,000 and 80,000.

"I'm pleased to hear the news of the signing, as this is one of several legislative initiatives the

fire service has been advocating for over many years. It represents

See **HOCHUL T13**

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Tribe renames courtroom after longtime advocate

Telegram staff report

AKWESASNE – The Saint Regis Mohawk Tribe on Friday announced the renaming of its Tribal Court in honor of the late Peter “PJ” Herne, a respected community advocate, U.S. Marine Corps veteran, and former Chief Judge of the Tribal Court.

PJ, whose dedicated service and leadership left a lasting impact on Akwesasne, passed away in August, according to a press release issued by the SRMT on social media, and Herne was celebrated for his unwavering kindness, compassion, and commitment to ensuring the voices of Akwesasro:non were heard in the legal system.

As a primary contributor to the legal aid pilot project, Herne worked to provide free legal services to those in need within the community, according to the SRMT.

“Today, we are recognizing and honoring the life, service, and legacy of Peter ‘PJ’ Herne, a devoted advocate for Akwesasne whose contributions to our community have left a lasting impact,” Jill Benedict, executive director of the Saint Regis Mohawk Tribe said, in a statement, “These actions reflect our gratitude for PJ’s service and our commitment



The Saint Regis Mohawk Tribe on Friday announced the renaming of its Tribal Court in honor of the late Peter “PJ” Herne, a respected community advocate, U.S. Marine Corps veteran, and former Chief Judge of the Tribal Court. Provided photo

to preserving his legacy.”

The newly named PJ Herne Memorial Courtroom will serve as a beacon of justice, fairness, and community service, values that PJ embodied throughout his career, according to the SRMT.

“The renaming of the Tribal Court to honor PJ Herne is a tribute not only to his dedication to Akwesasne but also to the values of justice and compassion he stood for,” a state-

ment from Tribal Council reads, “We strive to continue his work in ensuring that every member of our community has access to fair representation and support.”

In addition to the renaming of the court, the Tribe will also be establishing the PJ Herne Memorial Scholarship, aimed at supporting Tribal members in their pursuit of legal education and careers in law. This scholarship will

empower future advocates, attorneys, judges, and leaders to uphold the commitment to justice demonstrated by PJ, according to the press release.

“Through the courtroom that bears his name and the scholarship that will help educate future generations, PJ’s impact on Akwesasne will continue for many years to come,” Benedict said, in the press release.

Renaming of the Tribal Courtroom and establishing the PJ Herne Memorial Scholarship are crucial steps in honoring PJ’s legacy and ensuring that his dedication to serving the community inspires the next generation on their future endeavors, the SRMT release said, and his leadership and dedication to the Akwesasne community will always be cherished and remembered.

Jreck Subs named to national food and beverage franchise list

Jreck Subs has been named to Franchise Business Review’s 2026 Top Food & Beverage Franchises list, the company announced.

The annual list recognizes franchise brands based on feedback from franchise owners about training, marketing support, company culture and other aspects of operating their businesses.

According to the release, Franchise Business Review surveyed more than 26,000 franchise owners across 330 brands for its 2026 rankings.

Founded in 1967 by five schoolteachers in Carthage, Jreck Subs began operating from a converted school bus. The sandwich chain now serves communities throughout

upstate New York.

“JRECK Subs has always been about more than making great subs. It’s about the people behind the counter, the franchisees who invest in their communities and the customers who have supported us for generations,” said Bob Piddock, president of Fresh Start Franchising.

“We’re proud of the people who make this brand what it is, and we remain committed to giving our franchisees the support and resources they need to continue growing,” he said.

The company said it continues to focus on franchise support, local marketing and expansion.



Founded in 1967 in Carthage, New York, JRECK Subs is a regional sandwich franchise known for its fresh-made subs, soft rolls and strong community connections. Built on the belief that customers should be treated like family, JRECK Subs continues to serve communities throughout Upstate New York while expanding its franchise presence. The brand’s tagline, “On a roll since ‘67,” reflects its longstanding history and commitment to the communities it serves.



A conservation area managed by the Thousand Islands Land Trust. The DEC has announced that \$1.5 million in grants are available for municipalities to conserve and increase public access to open space. Alec Johnson/ Watertown Daily Times

DEC offers \$1.5 million in grants for community forests

New York municipalities can apply for grants of \$50,000 to \$500,000 to establish or expand publicly accessible community forests, the state Department of Environmental Conservation announced.

The fourth round of the Community Forest Conservation Grant Program will distribute \$1.5 million for land purchases and conservation easements. No local matching funds are required.

Eligible properties must contain at least 10 contiguous acres, have forest cover on at least 75% of the land and provide public benefits such as recreation, wildlife habitat, flood mitigation, clean water or forest products.

The DEC expects forests supported by the grants to open to the public within about 24 months of closing on the acquisition.

Grant funding can cover acquisition costs, appraisals, surveys, boundary marking, title searches, environmental assessments and management plans. Payments will be made in installments as recipients complete stages of the acquisition and conservation process.

"These grants support our efforts to help keep forests as forests and builds on thoughtful and robust land conservation for future generations," DEC Commissioner Amanda Lefton said.

The program supports New

York's goal of conserving 30% of its lands and waters by 2030.

An informational webinar is scheduled for 10 a.m. Wednesday, Oct. 21. It will cover application requirements, funding details and use of the state's grants system.

The program is supported by the state Environmental Protection Fund.

Application information and webinar registration are available through the DEC's Community Forest Conservation Grant Program webpage.

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Hochul

From T10

another valuable tool for volunteer fire and emergency medical services — both to support recruitment and, more importantly, to strengthen retention of the dedicated members who give their own time and resources to answer the call,” Director of Clinton County Emergency Services Eric day said. “Every day across our county, our state, and the nation, volunteer fire and EMS personnel contribute countless hours and often spend their own money to train and respond to all types of emergencies. The increased tax deduction will help to offset some of those personal expenses and provide meaningful recognition of their commitment.”

Assemblyman Michael Cashman, who co-sponsored the assembly bill said he is pleased to see the legislation signed into law.

“During my press conference alongside local volunteer firefighters earlier this month calling on the Governor to sign this bill, I was able to hear the stories of some local volunteers and how this tax credit would support them,” Cashman said. “Volunteer firefighters serve the vast majority of our state, and it is only right that the state gives back to those who give their all for us in our time of need. I will continue to push for measures that support our volunteer firefighters and ambulance workers, and I look forward to continuing to work with our local volunteers and groups like the New York State Fire Chiefs Association.”

Eligible volunteers will be able to claim this credit beginning in tax year 2027. Married couples filing jointly will also see a reflected increase in their credit, raising from \$400 annually to \$1,600.

“As a board member of the New York Fire Chiefs Association and volunteer firefighter with the Cadyville Fire Department, this long-awaited tax credit increase is greatly appreciated,” Chuck Kostyk said. “I thank our partners in the legislature and the Governor for getting this measure passed.”

Gov. Kathy Hochul signed the bill Saturday at a conference at the Village of Hempstead Fire Department in Nassau County.

“Keeping New York safe and affordable is my highest priority. Today, I’m proud to sign into law a bill that recognizes the sacrifices that all volunteer firefighters and ambulance workers make,” Hochul said in a press release. “These brave New Yorkers put their lives on the line to protect their neighbors, often sacrificing time with their families and loved ones. This tax credit puts more money back in their pockets and shows our appreciation for the lifesaving services they provide every day.”

The increased credit will apply beginning in tax year 2027, allowing eligible New Yorkers to claim the benefit when filing their taxes in 2028. Under the new law, eligible volunteer firefighters and ambulance workers may claim either the increased state income tax credit or a qualifying local property tax exemption.

Firefighters Association of the State of New York President Donald Farrell said in a news release that “Hochul showed up” for volunteer emergency service members.

“Volunteer firefighters across New York show up at 3 a.m. without asking why. They leave their families, their jobs and their beds to answer the call, and they do it for free. Gov. Hochul showed up

for them,” Farrell said. “She listened to volunteers from every corner of this state, she understood what they were up against, and she made this tax credit a

priority. This is a real thank you to the men and women serving today, and it’s how we bring in the next generation. When a young person is deciding wheth-

er to join their local firehouse, this tells them the state has their back. On behalf of FASNY and every volunteer firefighter in New York: thank you, Governor.”

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Franklin County Office for the Aging at 518-481-1526

This project was supported, in part by grant number 90SAPG0159, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201

The basics of vocational and trade schools

Metro

The educational landscape is shifting, and those shifts are wide-ranging. One of the more notable shifts to occur in recent years involves an increase in student interest and enrollment in vocational and trade programs. According to the National Student Clearinghouse, enrollment in vocational and trade programs grew by nearly 20 percent between the spring of 2020 and the spring of 2025.

Students and families interested in vocational and trade schools may have questions about what these institutions offer and how they can benefit graduates going forward.

ARE VOCATIONAL SCHOOLS AND TRADE SCHOOLS THE SAME THING?

While many people as-



Metro

sume vocational and trade schools are the same thing, there is a subtle distinction between the two. Accord-

ing to Advanced Technology Institute (ATI), a trade school generally focuses on skilled trades like car-

pentry, HVAC, and plumbing. Vocational schools tend to offer a wider range of programs, including courses in business, health care and technology.

WHAT IS A TRADE SCHOOL?

Trade schools teach students the skills necessary to work in a specific career or profession. College and university curricula are broad-based and not necessarily as career-focused as a trade school curriculum, which does not offer humanities or liberal arts courses. Trade schools do not typically offer degrees like an associate's degree or a bachelor's degree. Students who complete a program at a trade school typically earn a certificate, diploma or a credential recognized within the industry in which they hope to work.

WHAT IS A VOCATIONAL SCHOOL?

ATI notes that vocational school curricula focus on job-related training. Similar to trade schools, vocational school is unlikely to offer courses in the humanities. Vocational schools may award cer-

tificates or diplomas, but some also offer associate's degrees or applied bachelor's degrees.

WHAT ABOUT COMMUNITY COLLEGES?

Many students may learn about vocational or trade programs offered at local community colleges. Such programs have grown in popularity, and the National Student Clearinghouse reports that interest in vocational and trade programs drove an increase in community college enrollment during the 2024-2025 school year. Students interested in vocational or trade programs are urged to investigate the offerings at local community colleges in addition to exploring the programs at vocational or trade schools that are not necessarily affiliated with a community college. The more options students explore, the more prepared they are to choose the best school for them.

HOW LONG IS VOCATIONAL AND TRADE SCHOOL?

Schools and programs vary, but students who enroll in vocational and trade school and who remain in good standing can expect to graduate in less than four years, which is the average time it takes to earn a bachelor's degree at a traditional college or university. Such programs tend to be shorter because they do not require students to take prerequisites unrelated to a student's primary interest, which is common at four-year colleges and universities.

Vocational and trade schools are growing in popularity. Students who feel such institutions might be for them are urged to explore their options.

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Main reasons why computer performance lags

Metro

People rely on computers each and every day for business, school and pleasure. No matter which operating system and computer manufacturer one prefers, over time devices may run less efficiently and bugs and lags may crop up. Recognizing the causes of potential computer issues can enable users to take proactive steps to help all of their devices operate more smoothly.

INSUFFICIENT HARDWARE RESOURCES

Lenovo advises that one of the most frequent causes of computer slowdowns is insufficient hardware resources. This refers to the processing power, memory and storage abilities to function correctly and efficiently. If a computer lacks RAM, CPU power or storage space, it may work harder and struggle to keep up with tasks.

OUTDATED SOFTWARE

An up-to-date computer

will work faster and more efficiently. Software manufacturers routinely offer software updates and patches to fix or improve functionality and to prevent security vulnerabilities. When a computer is not running current software, poor performance and security issues may affect the user experience.

POOR MAINTENANCE

A computer needs to be regularly cleaned and serviced in order to function properly, says Creative Computer IT Services Solutions, Inc. Dust buildup can cause overheating, which can result in component failure.

POWER SURGES AND SPIKES

If delicate computer components are subjected to sudden changes in power, they easily can become damaged, causing the computer to glitch and fail. Using a surge protector for basic protection and an uninterruptible power supply for more robust protection can help.

TYPE OF HARD DRIVE

Alto IT Consultancy says a big misconception concerns computer speed and hard drive capacity. In some cases, having more space on the hard drive may not improve speed, as the bigger the data container for the computer, the further the CPU has to 'reach' to access information. In addition, a solid state hard drive (SSD) tends to have better performance and speed than a hard disk drive (HDD), according to PC Magazine. HDDs are now largely reduced to secondary roles in the consumer storage market.

VIRUSES OR CORRUPTION

Corrupted files or viruses on a machine can greatly affect performance. A virus may be



working in the background nefariously, which can compromise speed and other factors. A robust antivirus program on the computer can help thwart

such issues.

Computer performance can be affected by a variety of factors, many of which are controllable.

Why it pays to take time off from work

Metro

Paid time off is a perk offered by most employers that enables workers to enjoy time away from work while still getting paid. Although the United States Bureau of Labor Statistics says approximately 90 percent of private industry receives paid time off, a Glassdoor study found only 23 percent of Americans take all of their available vacation time. And of those who took vacation, 54 percent reported working while away.

The pressures of deadlines, demanding workplaces and the need to get ahead can lead to a lot of unused vacation time. This can be a mistake, as there are many benefits to taking time away from work.

¥ Recharge your batteries. Taking time off from work en-

ables you to avoid mental and physical burnout. Psychology Today says you may gain new perspectives on workplace stressors and put plans in place to mitigate stress while on vacation.

¥ Fuel creativity. Downtime activates creative thinking, which can spark innovation and more. Studies from Stanford and the University of California have shown people are 60 percent more creative after walking or taking short breaks compared to those who are at their desks all the time. Vacations can expand mental horizons.

¥ Increase productivity. Even though it sounds counterintuitive, working less can lead to getting more done. Companies that encourage

See PAYS T19



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Getting to know your customers

Metro

Shifting economic priorities have transformed how many people shop and do business. Modern business owners know they must set themselves apart to remain viable in today's market. One of the ways to do so is getting to know their customers better.

Current consumer behavior is defined by a blend of searching online for the best deals and discounts, and then being more deliberate about where money ultimately is spent. Business owners must identify the aspects of their offerings that will be in demand. Ensuring that customers choose quality over lower-cost alternatives often means stepping up customer service and interaction.

Here is a strategic plan for deepening customer knowledge.

¥ Amass 'small data.' The big numbers will show the trends in purchasing, but business owners can be in tune with the smaller clues that illustrate the people behind the transactions. Looking at what customers note on social media forums and other social groups



Metro

can help business owners identify customer preferences and what they want to see more of.

¥ Point of purchase surveys. Customers don't have a lot of time to fill out exhaustive

surveys. Instead, point of purchase or short post-purchase surveys can help business own-

ers learn about what is driving

See CUSTOMERS T18

Four careers in modern ag

Metro

Farming and ranching may be the first roles people think of when they envision jobs in agriculture. But the modern agricultural sector offers a much wider range of career paths as well.

As technology, sustainability and consumer demand impacts the industry, a greater number of unique and innovative career paths have emerged and opened doors for people with a wide range of skills.

According to the United States government and industry projections, the agricultural and food sectors supported about 22.1 million jobs in 2022, and growth is expected. Those exploring agricul-

ture as a possible career field can look to these unique roles.

PRECISION AGRICULTURE SPECIALIST

A precision agriculture specialist is an emerging and dynamic role in the field. These professionals apply data analytics, GPS, sensor technology, and drone usage to optimize crop yields and input use. According to data reported by Zipdo, use of digital devices, AI and other tools in farming has surged. Digital tool use has risen by roughly 50 percent in the last five years, and drone technology adoption grew by 48 percent between 2019 and 2023. Estimates suggest that precision agriculture will expand

See AG T22



Metro

Customers

From T17

customers to their shops, says Triple Whale, a business-building company.

¥ Analyze any returns. Instead of just looking at what customers are buying, consider what a specific demographic is returning, especially if it is done frequently. It may signal a gap in the product description, or indicate a problem with quality.

¥ Engage in direct conversation. No amount of AI technology or survey questions can beat direct conversation with customers. Business owners can spend time on the floor engaging with customers. They may want to invite a small

group of the most loyal customers to feedback sessions to learn what is working and what is not. In a digital marketplace, heat map tools will show business owners where users spend time on their sites, according to Optimizely, a digital optimization company.

¥ Be part of the community. In addition to spending time with customers in-house, businesses can sponsor local events, teams and more to fully integrate with the community. Customers are increasingly becoming intentional spenders due to inflation fatigue, and they may be willing to pay more at a company that is invested in the community.

Combining a few tactics can help business owners better understand and support their customer base.

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Pays

From T15

time off often see higher engagement, increased innovation and lower burnout rates.

¥ Increase self-awareness of your value. Apart from avoiding burnout and being more productive, an important reason to take time off is because you've earned it. It is one way to set boundaries with an employer. If you don't take your

vacation time, an employer may expect more and more from you.

¥ Strengthen relationships. When you're always in a work-inspired go, go, go mindset, it is easy to lose sight of what really matters. Taking time off enables you to connect with loved ones and engage in activities that bring you joy. Taking advantage of paid time off from work can improve your mental and physical health and even benefit your career.



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How to start a consulting business after retirement

Metro

Retirement is often characterized as a time to kick up one's heels and enjoy some well-deserved rest and relaxation. However, over time many retirees desire to return to the workforce in some shape or form. Starting a consulting business is an opportunity for a retiree to leverage personal experience on one's own terms.

Successful consultants know each situation is unique. Some look at things through the vantage point of a business owner, while others may examine a situation through the eyes of employees. That's a challenge some retirees are uniquely qualified to take on. But before doing so, some pointers may help the new venture hit the ground running.

DEFINE YOUR NICHE

A niche is the specific area where your expertise can solve problems. Identifying your strongest skills will help you zero in on where to focus your attentions. Maybe you help save companies on procurement costs? Perhaps you're a whiz with grassroots marketing? After identifying your niche, you can begin to target clients.

CONTACT YOUR NETWORK

MBP Partners suggests tapping into a professional network of colleagues, clients and friends when beginning an encore consultancy career. Explain the value that you can offer, then ask for suggestions and referrals. It's likely someone in your network knows someone who is in need of the services you are offering.

SECURE YOUR FIRST CLIENT

Build momentum right off the bat by securing your first client, who can serve as a building block to a successful consulting business.

After landing that first client, you can establish the efficacy of your approach and look for ways to expand. Focus on delivering exceptional results to this initial client, so he or she can spread the word.

SET CONSULTANCY RATES

How much you charge is important. While you may start off with modest rates, as the consulting business grows, you can adjust accordingly. Most consulting operates on a project-based/fixed-fee model. Calculate the time it will take to handle a job, and multiply by a reasonable hourly rate. Then add in a buffer for unforeseen circumstances.

ESTABLISH A LEGAL STRUCTURE

Speak with a tax professional or business attorney about the best way to establish a legal business. A sole proprietorship is the simplest to start, but offers owners no protection against personal liability. Citizens Bank says a limited liability company (LLC) means owners are not personally liable for the company's debts. It's a hybrid between a corporation and a partnership, and LLCs may have some tax benefits. Once the business is established, separate personal and business finances through different bank accounts.

SET YOUR LIMITS

Some consultants want to grow exponentially. Others may be satisfied with a few core clients. The goal may be to scale up income without increasing your time commitment at this stage in life.

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Ag

From T17

robustly through the latter half of the decade, and individuals guiding this expansion will be in demand.

SUSTAINABILITY CONSULTANTS

Agriculture sustainability consultants also are important to modern farming. These professionals are responsible for advising farms and agribusinesses on eco-friendly practices. These may include soil conservation, water management, carbon sequestration, and regenerative agriculture. In addition, animal welfare and livestock technology specialists improve animal health and support ethical and sustainable farming practices. The Bureau of Labor Statistics says agriculture and food scientists working in science and sustainability are projected to see employment opportunities grow by about 6 percent be-

tween 2024 and 2034, which is faster than the average for all U.S. occupations.

DIGITAL MARKETING

Careers in digital marketing and agricultural communications also are gaining traction, with consumers increasingly being interested in where their food comes from. Agricultural businesses need storytellers, social media managers and content creators to share engaging and transparent narratives about the innovative efforts taking place on their farms.

AGRICULTURAL ENTREPRENEURS

Entrepreneurs, known as 'agripreneurs' within the industry, are the go-getters who are helping to redefine the agricultural sector. These people develop plant-based products or ag-tech startups, combining creativity with agricultural knowledge and business development. The U.S. Chamber of Commerce says the agriculture and food industries contributed \$1.53 trillion to the U.S.

Who's Who In Business

economy in 2023, and agripreneurs are a rising part of that equation who are fuel-

ing innovation.

Careers in agriculture are diverse and profitable.

There are many paths individuals can take to contribute to this vital industry.



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Why you need dental insurance in retirement.

Many Americans are fortunate to have dental coverage for their entire working life, through employer-provided benefits. When those benefits end with retirement, paying dental bills out-of-pocket can come as a shock, leading people to put off or even go without care.

Simply put – without dental insurance, there may be an important gap in your healthcare coverage.

When you're comparing plans ...

- ▶ Look for coverage that helps pay for major services. Some plans may limit the number of procedures – or pay for preventive care only.
- ▶ Look for coverage with no deductibles. Some plans may require you to pay hundreds out of pocket before benefits are paid.
- ▶ Shop for coverage with no annual maximum on cash benefits. Some plans have annual maximums of \$1,000.

Medicare doesn't pay for dental care.¹

That's right. As good as Medicare is, it was never meant to cover everything. That means if you want protection, you need to purchase individual insurance.

Early detection can prevent small problems from becoming expensive ones.

The best way to prevent large dental bills is preventive care. The American Dental Association recommends checkups twice a year.

Previous dental work can wear out.

Even if you've had quality dental work in the past, you shouldn't take your dental health for granted. In fact, your odds of having a dental problem only go up as you age.²

Treatment is expensive — especially the services people over 50 often need.

Consider these national average costs of treatment ... \$274 for a checkup ... \$299 for a filling ... \$1,471 for a crown.³ Unexpected bills like this can be a real burden, especially if you're on a fixed income.

¹ "Medicare & You," Centers for Medicare & Medicaid Services, 2025. ² "Aging changes in teeth and gums", medlineplus.gov, 4/17/2022. ³ FairHealth, Inc. National average dental fees. Data current as of July 2025; subject to change.

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